

### Remarks

Formal Figures have been submitted to address the Objections and Rejections of the Figures. Figure 3, pages 10 to 13 have been canceled without prejudice as duplicating the material found of pages 6 to 9 of Figure 3.

The specification has been modified to include the text found in Figure 3. This inserted material is not new matter. This text was present in the initially filed application and is being included to provide enablement in the specification for the claims, which are based upon portions of that material.

The Abstract has been amended to point out the subject matter being claimed. The Examiner is requested to remove the objection to the Abstract.

Claims 1-3 have been elected in response to the Examiner's restriction requirement. Claims 6-11 have been cancelled without prejudice.

Claims 1-3 have been amended to more clearly point out the invention. Claims 12 to 64 have been added to further point out various aspects of the invention.

The claims now point to managing the origination of a mortgage loan by a loan originator in coordination with a loan broker for a loan customer, where loan originator provides services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker. The loan originator is not the loan broker. The Applicant finds that the prior art neither individually, nor collectively, teaches or suggests the claimed invention. Consequently, the Applicant requests that the Examiner allow these claims.

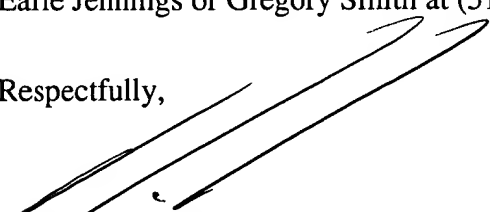
### Conclusion

The Applicant believes that this response addresses every issue and rejection raised by the most recent office action. The Applicant respectfully requests the Examiner

to withdraw all objections and rejections to the pending Claims. The Applicant further requests that the pending Claims be allowed.

If there are further issues the Examiner wishes to discuss, please contact either Earle Jennings or Gregory Smith at (510) 742-7417.

Respectfully,



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**Version with Markings to Show Changes Made in Claims.**

1. (Amended Twice) A data processing system for managing the origination of a mortgage loan by a loan originator in coordination with a loan broker for a loan customer, comprising:

~~(a) computer processor means for processing data;~~

~~(b) storage means for storing data on a storage medium, wherein the storage means contains pre-stored data regarding the loan customer previously gathered and stored by the loan originator;~~

~~(c) means for initializing the storage medium;~~

~~(d) means for processing data regarding the loan customer already possessed by the loan originator;~~

~~(e) means for collecting data regarding the loan customer not previously possessed by the loan originator input through screen displays;~~

~~(e) means for adding the pre-stored data to the display screens;~~

means for generating a loan application for the loan customer regarding the~~(f)~~  
~~means for processing data regarding the already possessed and and for generating a loan application for the loan not previously possessed data regarding the loan customer;~~

~~(g) means for processing data~~generating disclosure documents regarding the mortgage loan and the already possessed data and the not previously possessed data regarding the loan customer~~and for generating disclosure documents; and~~

~~(h) means for transferring the loan application to the loan broker;~~

wherein the loan originator provides services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker; and

wherein the loan originator is not the loan broker.

2. (Amended) The data processing system recited in claim 1, further comprising:

means for transferring data from a remote computer systems to the storage means;~~system to the data processing system;~~ and

means for incorporating the transferred data into the loan application.

3. (Amended) The data processing system recited in claim 1, further comprising:  
means for ~~transferring the loan application from the loan broker to a lender~~; ordering at least one required legal document for the mortgage loan.

6. (Canceled) A data processing system for managing the origination of a mortgage loan for a loan customer, comprising:

a loan originator computer, comprising:

computer processor means for processing data;

storage means for storing data on a storage medium, wherein the storage mean contains pre-stored data regarding the loan customer previously gathered and stored by the loan originator;

means for collecting data regarding the loan customer not previously possessed by the loan originator input through screen displays;

means for adding the pre-stored data to the display screens;

means for processing data regarding the already possessed and not previously possessed data and for generating a loan application for the loan customer; and

means for processing data regarding the mortgage loan and the data regarding the loan customer and for generating disclosure documents; and

a loan broker computer, comprising:

means for processing the loan application data collected and processed by the loan originator computer; and

means for adding missing customer data and loan data to the loan application; and

means for transferring the loan application data

from the loan originator computer to the loan broker computer;

wherein the loan originator provides services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker.

7. (Canceled) The data processing system recited in claim 6, further comprising:

means for transferring credit data from a remote computer system to the loan originator computer for inclusion in the loan application.

8. (Canceled) The data processing system recited in claim 7, further comprising:  
means for transferring the loan application from the loan broker computer to a lender computer system.
9. (Canceled) A method for generating a loan application by a loan originator and a loan broker for a loan customer applying for a loan from a lender, comprising the steps of:  
collecting, by the loan originator, pre-stored customer data regarding the loan customer stored on an electronic storage device at the loan originator;  
collecting, by the loan originator, new customer data different from the pre-stored customer data;  
combining, by the loan originator, the pre-stored customer data, the new customer data, and loan information into a loan application;  
generating, by the loan originator, loan disclosure documents for the loan customer;  
transferring the loan application to the loan broker;  
adding missing customer data and missing loan data to the loan application to complete the loan application, wherein the missing customer data and the missing loan data is non-duplicative of the pre-stored customer data, the new customer data, and the loan information collected by the loan originator.
10. (Canceled) The method recited in claim 9, further comprising the step of:  
transferring the completed loan application to the lender.
11. (Canceled) The method recited in claim 9, further comprising the step of:  
obtaining credit bureau data regarding the loan customer from a remote credit bureau computer system; and  
adding the credit bureau data to the loan application.
12. (new) The data processing system recited in Claim 3,  
wherein the required legal document is a member of the collection comprising: a preliminary title report, a CC and R, and a homeowners association certificate.

13. (new) The data processing system recited in Claim 2,  
means for transferring data from the remote computer system is further comprised  
of:

means for transferring data from a credit reporting computer system regarding the  
loan customer to the data processing system.

14. (new) The data processing system recited in Claim 2,  
means for transferring data from the remote computer system is further comprised  
of:

means for requesting a report from an inspection agency regarding the loan  
application; and

means for transferring the data from the inspection agency regarding the  
requested report to the data processing system.

15. (new) The data processing system recited in Claim 14,  
wherein the inspection agency is a flood certification company, and the requested  
report determines whether the property is in a special flood hazard zone.

16. (new) The data processing system recited in Claim 1, further comprising:  
means for configuring the data processing system to act as the loan originator  
computer.

17. (new) The data processing system recited in Claim 16,  
wherein the means for configuring the data processing system is further  
comprised of at least one member of the collection comprising:

means for determining whether the loan originator needs a license; and  
means for aiding a licensed loan originator in where to hang the license.

18. (new) The data processing system recited in Claim 1,  
wherein the means for generating the loan application is further comprised of:

means for translating from a loan originator's database to import information into the loan application;

wherein the loan originator is not a loan officer; and

wherein the loan originator's database is not a loan officer's database.

19. (new) The data processing system recited in Claim 18,

wherein the loan originator's database includes a personal finance database of the loan customer.

20. (new) The data processing system recited in Claim 19, wherein the loan originator is the loan customer.

21. (new) The data processing system recited in Claim 1,

wherein the loan originator is the loan customer; and

wherein loan customer has access to the data processing system through a member of the collection comprising:

an employer of the loan customer,

a club to which the loan customer is a member,

an organization to which the loan customer is a member,

a church group to which the loan customer is a member,

a school to which a child of the loan customer attends, and

a sports group to which the loan customer is a member.

22. (new) The data processing system recited in Claim 1,

wherein the means for collecting data not already possessed is further comprised of:

means for data entry making assumptions that require a minimum data fields be entered by the loan originator.

23. (new) The data processing system recited in Claim 1,

wherein the means for generating the loan application is further comprised of:

- means for determining which forms are appropriate to the loan application.
24. (new) The data processing system recited in Claim 1,  
wherein the disclosure documents include a notice disclosure statement further  
including an estimate of the loan origination fee to be paid to the loan originator.
25. (new) The data processing system recited in Claim 1, further comprising:  
means for analyzing the financial market to determine when there is financial  
advantage to refinancing a current loan.
26. (new) The data processing system recited in Claim 1, wherein the loan originator  
is not the loan customer.
27. (new) The data processing system recited in Claim 26,  
wherein the loan originator is at least one member of the collection  
comprising: a real estate broker, a real estate agent, a home builder, an FSBO, and  
a relocation company.
28. (new) The data processing system recited in Claim 26,  
wherein the loan originator is at least one member of the financial  
planning professional collection comprising: a financial planner, a CPA, a  
broker/dealer, a stock broker, an insurance broker/agent, and an attorney.
29. (new) The data processing system recited in Claim 26,  
wherein the loan originator is a member of the financial institution  
collection comprising a bank, a savings and loan, a thrift, and a credit union.



30. (new) The data processing system recited in Claim 1, wherein the loan originator is the loan customer.

31. (new) The data processing system recited in Claim 1, further comprising a computer accessing memory containing at least one program implementing the means recited in Claim 1.

32. (new) A method of managing the origination of a mortgage loan by a loan originator in coordination with a loan broker for a loan customer, comprising the steps of:  
generating a loan application for the loan customer regarding not previously possessed data by the loan originator about the loan customer;

generating disclosure documents regarding the mortgage loan and the not already possessed data regarding the loan customer; and

transferring the loan application to the loan broker;

wherein the loan originator provides services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker; and

wherein the loan originator is not the loan broker.

33. (new) The method of claim 32, further comprising the step of:  
the loan originator operating a computer as a loan originator computer;

34. (new) The method of Claim 33, further comprising the steps of:  
transferring data from a remote computer system to the loan originator computer;  
and

incorporating the transferred data into the loan application.

35. (new) The method recited in Claim 34,  
wherein the step transferring data from the remote computer system is further comprised of the step of:

transferring data from a credit reporting computer system regarding the loan customer to the loan originator computer.

36. (new) The data processing system recited in Claim 34,  
wherein the step transferring data from the remote computer system is further  
comprised of the steps of:  
requesting a report from an inspection agency regarding the loan application; and  
transferring data from inspection agency regarding the requested report to the  
storage means.
37. (new) The method recited in Claim 36,  
wherein the inspection agency is a flood certification company, and the requested  
report determines whether the property is in a special flood hazard zone.
38. (new) The method recited in Claim 33, further comprising the step of:  
configuring the computer to act as the loan originator computer.
39. (new) The method recited in Claim 38,  
wherein configuring the computer system is further comprised of at least one  
member of the collection comprising the step of:  
determining whether the user needs a license; and  
aiding a licensed originator in where to hang the license.
40. (new) The method recited in Claim 33, further comprising the step of:  
ordering at least one required legal document for the mortgage loan.
41. (new) The method recited in Claim 40,  
wherein the required legal document is a member of the collection comprising: a  
preliminary title report, a CC and R, and a homeowners association certificate.
42. (new) The method recited in Claim 32, further comprised of the step of:  
translating from a database of the loan originator to import information into the  
loan application;

wherein the loan originator is not a loan officer; and  
wherein the loan originator's database is not a loan officer's database.

43. (new) The method recited in Claim 42,  
wherein loan originator's database includes a personal finance database of the  
loan customer.

44. (new) The method recited in Claim 43, wherein the loan originator is the loan  
customer.

45. (new) The method recited in Claim 33, further comprising the step of:  
providing data entry which makes assumptions that require a minimum data fields  
be entered by the loan originator to collect the data not previously possessed regarding  
the loan customer.

46. (new) The method recited in Claim 33,  
wherein the step generating the loan application is further comprising the step of:  
using the loan originator computer to automatically determine which forms are  
appropriate for the loan application.

47. (new) The method recited in Claim 33,  
wherein the loan originator is the loan customer; and  
wherein loan customer has access to the data processing system through a  
member of the collection comprising:  
an employer of the loan customer,  
a club to which the loan customer is a member,  
an organization to which the loan customer is a member,  
a church group to which the loan customer is a member,  
a school to which a child of the loan customer attends, and  
a sports group to which the loan customer is a member.

48. (new) The method recited in Claim 32,  
wherein the disclosure documents include a notice disclosure statement further  
including an estimate of a loan origination fee to be paid to the loan originator.

wherein the method is further comprised of the step of:

the loan customer paying the loan origination fee.

49. The loan origination fee as a product of the process recited in Claim 48.

50. (new) The method recited in Claim 32, further comprising the step of:  
using a computer to analyze the financial market to determine when there is  
financial advantage to refinancing a current loan for the loan customer.

51. (new) The method recited in Claim 32, wherein the loan originator is not the loan  
customer.

52. (new) The method recited in Claim 51,  
wherein the loan originator is at least one member of the collection comprising: a  
real estate broker, a real estate agent, a home builder, an FSBO, and a relocation  
company.

53. (new) The method recited in Claim 51,  
wherein the loan originator is at least one member of the financial planning  
professional collection comprising: a financial planner, a CPA, a broker/dealer, a stock  
broker, an insurance broker/agent, and an attorney.

54. (new) The method recited in Claim 51,  
wherein the loan originator is a member of the financial institution collection  
comprising a bank, a savings and loan, a thrift, and a credit union.

55. (new) The method recited in Claim 51,

wherein the loan application includes an estimate of a loan origination fee;

wherein the method is further comprised of the step of:

the loan customer paying the loan origination fee.

56. The loan origination fee as a product of the process recited in Claim 55.

57. (new) The method recited in Claim 32, wherein the loan originator is the loan customer.

58. (new) A program residing in memory coupled with a computer, implementing the steps recited in Claim 32.

59. (new) The loan application as a product of the process recited in Claim 32.

60. (new) The data processing system recited in Claim 6, further comprising:  
means for analyzing the financial market to determine when there is financial  
-advantage to the loan customer for refinancing a current loan for the loan customer.

61. (new) The data processing system recited in Claim 6,  
wherein the loan originator is not the loan customer.

62. (new) The data processing system recited in Claim 61,  
wherein the loan originator is at least one member of the collection comprising: a  
real estate broker, a real estate agent, a home builder, an FSBO, and a relocation  
company.

63. (new) The data processing system recited in Claim 61,  
wherein the loan originator is at least one member of the financial planning  
professional collection comprising: a financial planner, a CPA, a broker/dealer, a stock  
broker, an insurance broker/agent, and an attorney.

64. (new) The data processing system recited in Claim 61,  
wherein the loan originator is a member of the financial institution collection  
comprising a bank, a savings and loan, a thrift, and a credit union.